Original idea - Smaterializzazione digitale

Italiano

Problema: Smaterializzazione digitale

- Hint 1: La gente non si preoccupa del retrieving dei documenti
- Hint 2: Una piattaforma unica dove le PA caricano loro i documenti, si paga un fee e si recuperano i documenti (anche quelli che ci sono una volta nella vita)
- Pro: eliminano permessi legali di accesso per soggetti terzi e l'utente si logga da solo

Girabile come progetto AGID (Vendibile come)
- Cartella digitale (nome progetto)

Competitor: Progetti UE/Nazionali (Portafoglio Unico Digitale)

Contatti intervistabili:
- Pubbliche Amministrazioni (PA) - CAF
- Persone comuni (chiedere se usano piattaforma)

English

Problem: Digital dematerialization

- Hint 1: People don't care about document retrieval
- Hint 2: A single platform where PAs (Pubbliche Amministrazioni) upload documents to them, you pay a fee and retrieve documents (even once-in-a-lifetime ones)
        - Pros: they eliminate legal access permissions for third parties and the user logs in on their own

Turnable as an AGID project (Sellable as).
- Digital Folder (Cartella Digitale) (project name)

Competitor: EU/National projects (Single Digital Portfolio)

Interviewable Contacts:
- Public Administrations (PAs) - CAFs
- Common people (ask if they use the platform)

Idee 22/05

- Documenti solo da una parte
- Portale unico e accessibile

Documents in Italy

DOCUMENT	RETRIEVING MODALITIES
Carta di identità (identity document)	Non-existent - the physical document is fundamental
Tessera sanitaria	Non-existent - the physical document is fundamental
Passport	Non-existent - the physical document is fundamental
Patente nautica	Non-existent - the physical document is fundamental
Licenza di porto d'armi	Non-existent - the physical document is fundamental
Tessere AT/BT/Carta Multiservizi Difesa	Non-existent - the physical document is fundamental
Tessera elettorale	Non-existent - the physical document is fundamental
Driving licence	Non-existent - the physical document is fundamental - a possible solution should be developed for this summer in the app IO
Permesso di soggiorno	Non-existent - the physical document is fundamental
Contratto di affitto registrato	It is possible to request a copy from the AE (Agenzia Entrate) with a payment of stamp of duty of €16
730	Non-existent - only the pre-filled form can be found through the AE website with a digital identity, otherwise you must contact your CAF
ISEE	Through the INPS website by logging in with your digital identity
CU	Through the AE website by logging in with your digital identity
F24	Through the AE website by logging in with your digital identity
Visure catastali	Through the AE website by logging in with your digital identity

Titolo di istruzione per la scuola primaria e superiore (all your school titles)	non-existent - the physical document is fundamental
University Degrees and Enrollment	ANIS portal by logging in with your digital identity
Passport photo authenticated by the Municipality for the renewal of identity card/passport	Appointment booking at the Municipality of residence
Certificato anagrafico di matrimonio	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato anagrafico di nascita	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato anagrafico di unione civile	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di cittadinanza	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di contratto di convivenza	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di esistenza in vita	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di residenza	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di residenza AIRE	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di residenza in convivenza	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di stato civile	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di stato di famiglia	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di stato di famiglia AIRE	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di stato di famiglia con rapporti di parentela	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di stato civile	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Certificato di stato libero	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16

Firma elettronica digitale	ANPR portal (SPID, CIE, CNS) + payment of stamp duty of €16
Car insurance	Your insurance company's website
Documento Unico di Circolazione e di Proprietà del veicolo (DU)	Form to be filled in online via the websites "Portale dell'Automobilista" or "Motorizzazione civile"
Certificato di conformità del mezzo (COC)	- cars sellers - online services (€150-400) - motorizzazione civile (€38)

Weight of digital documents

In Italy, digital documents have the same legal weight as physical ones (Law 547/1993). This means that electronic payment mandates and information transmitted over networks are recognized by law and can be used to form binding contracts.

Sources

- 730: https://it.indeed.com/guida-alla-carriera/retribuzione-stipendio/come-vedere-730
- ISEE: https://www.aranzulla.it/come-stampare-isee-dal-sito-inps-1364847.html#:~:text=Una%20volta%20entrato%20sulla%20tua,voce%20consulta%20le%20tue%20dichiarazioni.
- CU: https://www.agenziaentrate.gov.it/portale/documents/20143/3003912/2021_Guida_CU+%28002%29.pdf/f0cce618-0f31-1251-78ed-8d68e1871a87
- F24: https://www.taxmanapp.it/blog/2024/02/20/come-scaricare-gli-f24-pagati/
- VISURE CATASTALI: https://www.agenziaentrate.gov.it/portale/it/web/guest/schede/fabbricatiterreni/visura-catastale/visura-catastale-online
- Universities certifications: https://www.informazionefiscale.it/ANIS-anagrafe-istruzione-superiore-come-scaricare-attestazione#:~:text=Accedendo%20con%20SPID%20o%20CIE%20all%E2%80%99area%20riservata%2C%20i%20cittadini%20possono%20consultare%20i%20propri%20dati%20accademici%20relativi%20a%3A
- CERTIFICATI ANAGRAFICI: https://www.anagrafenazionale.interno.it/servizi-anagrafici/certificati/

- DOCUMENTO UNICO DI CIRCOLAZIONE DEL VEICOLO:
  https://www.allianzdirect.it/blog/documento-unico-di-circolazione/#:~:text=Come%20richiedere%20il%20Documento%20Unico%20di%20Circolazione%3F
- CERTIFICATO DI CONFORMITA' DEL VEICOLO:
  https://www.noicompriamoauto.it/pratiche-auto/certificato-di-conformita/
- WEIGHT OF DIGITAL DOCUMENT IN ITALY:
  https://www.agendadigitale.eu/documenti/#:~:text=In%20Italia%2C%20i%20documenti%20digitali,utilizzati%20per%20formare%20contratti%20vincolanti

Solution idea

Personal dossier where all the public administrations and accountants can insert important files and documents regarding a lot of topics, so users have all their doc in one place and PA if they request a document from CAF or accountants they have it certified even after years. Would be interesting looking at all the paper documents we have in our homes and see what we store and thus can be digitalized (bills etc?) [Another goal could become the creation of a standard]

Documents
- Health records
- Personal registry (documenti anagrafici)
- Bank documents
- others…

Interviews target
Best would be people that approach for the first time the world of documents and want everything organized so 20-30. Then people that would like to have a registry of all the useful documents so 30-60

General and useful things

- https://www.indicepa.gov.it/ipa-portale/consultazione indice degli indirizzi delle PA
1. https://docs.italia.it/italia/piano-triennale-ict/pianotriennale-ict-doc/it/2024-2026/capitolo-1_organizzazione-e-gestione-del-cambiamento/lecosistema-digitale-amministrativo.html **very important** the first part they are trying to make a platform we can expand it (they provide APIs for the various services)
- https://docs.italia.it/italia/funzione-pubblica/foia-circolare2-docs/it/stabile/index.html Generalized civic access extends to all data and documents in the possession of public administrations, on the sole condition that the public and private interests expressly indicated by law are protected.
- **Safety Requirements**
  1. https://docs.italia.it/AgID/documenti-in-consultazione/lg-documenti-informatici-docs/it/bozza/gestione-documentale.html#requisiti-minimi-di-sicurezza-dei-sistemi-di-protocollo-informatico
  2. https://docs.italia.it/AgID/documenti-in-consultazione/lg-documenti-informatici-docs/it/bozza/conservazione.html#sicurezza-del-sistema-di-conservazione
- API for SpID https://docs.italia.it/AgID/documenti-in-consultazione/lg-openidconnect-spid-docs/it/bozza/introduzione/scopo.html
- **Informal access to documents**
  This is exercised by means of a request, including a verbal request, to the office of the administration competent to draw up the final act of the procedure or which will hold it on a permanent basis. The public administrations, in order to facilitate relations with citizens, and therefore access, have set up a special office: the Public Relations Office (URP). The request shall be examined without formalities and immediately. It is therefore useful for acquiring information immediately, but it does

not guarantee the possibility of being able to prove what has been said in the future, so it is difficult to deny.

- **Formal access to documents**
  The citizen can always submit a formal request - by filling out a special form that the administration may have set up, or by writing the application independently - by sending it by return receipt or by depositing it at the Protocol office of the administration. In any case, the office is required to issue a receipt, as required by Presidential Decree 352/92 (art. 4 paragraph 2). It is possible, however, that it is the administration itself that requests to submit a formal application; This is the case if it is not possible to grant the request immediately informally; or if there are doubts about the applicant's legitimacy, identity or representative powers.
- **Right of access to**:
  State administrations; autonomous companies; public bodies; concessionaires of public services.
- Citizens have the **right** to qualified information, to access administrative documents and to know, within the limits specified by law, the status of the administrative procedures that concern them, following the phases through which the administrative activity is articulated.
- **Administrative document**: graphic, photographic, electromagnetic or any other kind of representation of the content of documents, including internal or non-internal documents relating to a specific procedure, held by a public administration and concerning activities of public interest
- Administrative documents may be examined **free of charge** by the citizen; if a copy of the documents (or an extract from them) is requested, the delivery may only be subject to reimbursement of the **cost of reproduction**

Todo
- Identify the niche we want to approach
- Explore all the possible limitations/regulations which limit us to solve the problem
- Explore already existing solutions like IO app or personal wallets
- Understand if the problem is solved
  - Solution validation
- Test the solution (?)
  - Pretotyping - probably not feasible temporally

Laws and projects

Italian laws

- Digital Administration Code (CAD): Establishes the rules for the digitalisation of the Italian public administration
  - Interoperability/Public Services/Digital Signature
  - Transparency/Open Data
- Technical rules on the IT document (DPCM 13/11/2014): Defines the technical rules for the formation, transmission, conservation and temporal validation of IT documents. Your platform will need to comply with these standards.
- Guidelines on the formation, management and conservation of electronic documents (AgID): provides guidance on the correct management of digital documents. Follow these guidelines to ensure your solution is compliant.

European laws and GDPR

- EU Regulation 910/2014 (eIDAS): Establishes the rules for electronic identification and trust services for electronic transactions in the European internal market.
  - The integration of eIDAS services into the platform should be evaluated to guarantee the legal validity of the documents.
- EU Directive 2019/1024 (Open Data and PSI): Encourages Member States to make public sector documents available in open and machine-readable formats.

Existing European solutions

- European Digital Identity Wallet (EDIW): European Commission initiative to provide citizens with a secure digital wallet to manage their identities and documents.
- CEF eDelivery: European platform for the secure exchange of documents and data between public and private organizations.
  - Standardization/Reliability
  - https://ec.europa.eu/digital-building-blocks/sites/display/DIGITAL/eDelivery
- TOOP (The Once-Only Principle Project): European project that aims to reduce administrative burdens for citizens and businesses by applying the "once-only" principle to the exchange of data between public administrations.
  - It provides that citizens and businesses must not provide certain information to public authorities only once
  - The aim is to reduce the administrative burden and improve the efficiency of public services.

The core problem seems to be the lack of a centralized and easily accessible platform for citizens to retrieve important personal documents from various public administrations (PAs) and authorized entities like CAFs.

Actual solution

- **Citizen Personal Document Hub - DocHub**:
  - Develop a dedicated web portal and mobile app that serves as a personal document hub for citizens.
  - Integrate with SPID for secure authentication and access control.
  - Provide a comprehensive catalog of document types that citizens can request and retrieve, such as:
    - Identity documents (ID cards, passports, driving licenses)
    - Tax documents (730, ISEE, CU, F24)
    - Vehicle documents (Vehicle Registration, Insurance Certificates)
    - Property documents (Land Registry Records)
    - Education certificates and diplomas
    - Birth, marriage, and residency certificates
    - Health records and medical documents

- **Unique application for Public Administrations (PAs) and CAFs - Value Proposition and Customers**:
  - A unique application for all PAs where they can add documents for all people, creating a sort of "personal profile".
  - People can access this application and easily retrieve the documents added by PAs and other entities using exclusively this application.
  - **UNIQUE VALUE PROPOSITION: This can reduce the PAs' costs for the maintenance of their own applications and allow easier access for ordinary people to their documents to easily see them and download them from a unique place**.
  - (Avoid API usage to actually ensure an easy to use solution for both ordinary people and PAs)

- **Document Request and Retrieval Process - Actual application working**:
  - Allow citizens to retrieve specific documents through the application.
  - Citizens can access through their own digital identity (SPID, CIE, …)
  - Documents subdivided by folders for different subjects
    - e.g., Google Drive for personal documents
  - Notify citizens when new documents are available for retrieval on the platform.
  - Provide secure document viewing and download capabilities within the platform in PDF/PDF-A format.

Safety and law

- Implement robust document versioning and audit trails to maintain integrity and traceability.
- Ensure long-term archiving and preservation of documents, adhering to guidelines like OAIS and MoReq.
- How much do we preserve data?

- ■ Always - As long the person logins as himself, there is no problem in retrieving data
  - ○ Since we're working on an application that deals with public documents it is useful to consider the legal document "*Linee Guida sulla formazione, gestione e conservazione dei documenti informatici*" which defines the guidelines for PAs to store and protect personal documents. This document is also based on GDPR, so it is really interesting and useful for our project.
  - ○ The following law allows us to store the documents of a PA if the PA itself gives us the authority to do that, so there's no problem with documents storage.

    "*L'art. 44, comma 1-quater, del CAD prevede che: "Il responsabile della conservazione, che opera d'intesa con il responsabile del trattamento dei dati personali, con il responsabile della sicurezza e con il responsabile dei sistemi informativi, può affidare, ai sensi dell'articolo 34, comma 1-bis, lettera b), la conservazione dei documenti informatici ad altri soggetti, pubblici o privati, che offrono idonee garanzie organizzative, e tecnologiche e di protezione dei dati personali. Il responsabile della conservazione della pubblica amministrazione, che opera d'intesa, oltre che con i responsabili di cui al comma 1-bis, anche con il responsabile della gestione documentale, effettua la conservazione dei documenti informatici secondo quanto previsto all'articolo 34, comma 1-bis*" - **Source**: "Linee Guida sulla formazione, gestione e conservazione dei documenti informatici"

    - ■ **Reference: Articolo 34 - Norme particolari pubbliche amministrazioni**
      1. https://docs.italia.it/italia/piano-triennale-ict/codice-amministrazione-digitale-docs/it/v2018-09-28/_rst/capo2_sezione2_art34.html#:~:text=Le%20pubbliche%20amministrazioni%20possono%20procedere,2.
- Normative references on the matter
  - ○ ISO/IEC 27001 (Information security management systems - Requirements) del sistema di gestione della sicurezza delle informazioni nel dominio logico, fisico e organizzativo nel quale viene realizzato il processo di conservazione
  - ○ ISO 14721 OAIS (Open Archival Information System - Sistema informativo aperto per l'archiviazione)
  - ○ ETSI TS 101 533-1 v. 1.2.1, Requisiti per realizzare e gestire sistemi sicuri e affidabili per la conservazione elettronica delle informazioni. Ruoli e responsabilità
  - ○ GDPR Garante Privacy (Privacy Authority)
    - ■ https://www.garanteprivacy.it/web/guest/home/docweb/-/docweb-display/docweb/6807118
- ● Security references
  - ○ Normal security offered by Web apps solutions
  - ○ + considerations on legal security
    - ■ as long as the application is secure, we have the right to conserve these docs

Monetization of the application

- ○ Fee → Good enough
- ○ Subscription → Complementary to the previous one
- ○ Advertising → NON APPROPRIATE

Different models

(Model to sustain expenses for the platform and monetize on all users: tradeoff)

- Service fees for PAs and CAFs and monetization tiers:
  - ○ Charge the public administrations and authorized entities a service fee for using the application to deliver documents to citizens
  - ○ The application has a trial period for free in order to test the application before buying the solution → Free-to-start
  - ○ After that → Monthly fee (higher but more time-limited) or Yearly fe (lower per month but cheaper and more extended in time)
- Users can't be put to pay the service upfront or even after
  - ○ Not using ads
  - ○ Not "data-driven" - YODA (Your Own Data)

It is not possible to actually validate the solution (?)

- Pretotyping using early adopters → for users no problem, the PA can be more reluctant to say "yes, it is an effective solution"
  - For users, could be useful to do the actual survey

Users survey